

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Detra A. Brison a/k/a Detra A. Brison-Norman  
IN RE: Detra A. Brison a/k/a Detra A. Brison-  
Norman

Debtor(s)

Associated Bank

Movant

vs.

Detra A. Brison a/k/a Detra A. Brison-Norman

Debtor(s)

Dontia Brison

Co-Debtor

Kenneth E. West

Trustee

CHAPTER 13

NO. 22-12804 AMC

11 U.S.C. Section 362 and 1301

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the Vehicle held by the Movant on the Debtor's 2016 Honda CR-V, bearing a VIN Number 5J6RM4H4XGL025999 is **\$2,609.32**, which breaks down as follows;

Post-Petition Payments:	February 2023 through August 2023 at \$372.76/month
<b>Total Post-Petition Arrears</b>	<b>\$2,609.32</b>

2. Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on September 2023 and continuing through February 2024, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$372.76** on the vehicle on or before the first (1<sup>st</sup>) day of each month or when the date of their regular payment is due upon plus an installment payment of **\$434.89 for September 2023 through January 2024 and \$434.87 for February 2024** towards the arrearages on or before the last day of each month at the address below;

Associated Bank Auto Finance  
PO Box 1368  
Williamsville, NY 14231

thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.


9. The parties agree that a facsimile signature shall be considered an original signature.

Date: August 4, 2023

/s/ Denise Carlon, Esquire

Denise Carlon, Esquire  
Attorney for Movant

Date: 8/21/23

  
\_\_\_\_\_  
Timothy Zearfoss Esq.  
Attorney for Debtor(s)

Date: 8/22/2023

/s/ Jack Miller, Esquire for The Chapter 13 Trustee

Kenneth E. West, Esq.

Chapter 13 Trustee

*no objection to its terms, without  
prejudice to any of our rights and  
remedies*

Approved by the Court this \_\_\_\_\_ day of \_\_\_\_\_, 2023. However, the court  
retains discretion regarding entry of any further order.

\_\_\_\_\_  
Bankruptcy Judge  
Ashely M. Chan